



Order Filed on May 30, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1

KML Law Group, P.C.
By:
Denise Carlon, Esquire
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Attorneys for Movant: WELLS FARGO BANK,
NATIONAL ASSOCIATION, AS TRUSTEE FOR
BEAR STEARNS ASSET BACKED SECURITIES
TRUST 2007-AC4 ASSET-BACKED CERTIFICATES,
SERIES 2007-AC4

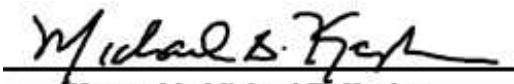
In Re:
Anil Kumar
Debtor

Case No.: 17-33174 MBK
Chapter: 13
Hearing Date:
Judge: Michael B. Kaplan

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: May 30, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Upon the motion of WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE
FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2007-AC4 ASSET-BACKED
CERTIFICATES, SERIES 2007-AC4, to Approve Loan Modification Agreement as to certain property
as hereinafter set forth, and for cause shown, it is

ORDERED THAT: the Loan Modification is hereby APPROVED with regard to the following:

- Real Property More Fully Described as:

**Land and premises commonly known as 144 Cedar Grove Lane, Franklin Township, NJ,
08873**

- Personal Property More Fully Describes as:

IT IS FURTHER ORDERED THAT the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw the claim without prejudice or amend the arrearage portion of its proof of claim to the amount paid by the Trustee to date within thirty (30) days of completion of the loan modification; and

The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

In the event that the modification is not consummated, the secured creditor shall notify the Trustee and Debtor's attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to the secured creditor; and

In the event the Proof of Claim is withdraw or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

Debtor shall file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this Order.

With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Anil Kumar
 Debtor

Case No. 17-33174-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2018.

db +Anil Kumar, 144 Cedar Grove Lane, Somerset, NJ 08873-5208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2007-AC4 ASSET-BACKED CERTIFICATES, SERIES 2007-AC4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2007-AC4 ASSET-BACKED CERTIFICATES, SERIES 2007-AC4 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin M. Butterly on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION bkyefile@rasflaw.com

Kevin M. Butterly on behalf of Creditor Ditech Financial LLC bkyefile@rasflaw.com

Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyefc@rasflaw.com, bkyefc@rasflaw.com;legerman@rasnj.com

Laura M. Egerman on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION bkyefc@rasflaw.com, bkyefc@rasflaw.com;legerman@rasnj.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9